



County Reinsurance Ltd.

PROPERTY RISK CONTROL





Fire Prevention

- ☐ Fire Extinguishers
 - ☐ 10 pound ABC units throughout buildings
 - ☐ Located in unobstructed areas
 - ☐ Annual inspections by certified fire protection company
 - ☐ Extinguishers hung on hangers attached to walls
 - ☐ Inspect Gauge
 - ☐ No cracked glass
 - ☐ Fully charged: arrow in 12:00 position
 - ☐ Discharged unit: arrow in 9:00 position
 - ☐ Check hose for cracks or cuts
 - ☐ Check that safety pin is not missing
 - ☐ Ensure certification tag is attached and that it is up to date (no longer than a year since previous inspection)
- ☐ Sprinkler System
 - ☐ Annual inspections with tags attached to main risers
 - ☐ Check for water leaks
 - ☐ Riser must have no obstructions by 36 inches
 - ☐ Nothing hanging from any exposed sprinkler pipes
 - ☐ Sprinkler heads have 18 inch clearance
- ☐ Smoke Detectors
 - ☐ Operational throughout buildings
 - ☐ Test Monthly
- ☐ Boiler/Electrical Rooms
 - ☐ Empty rooms, not to be used for storage
- ☐ Building Exterior
 - ☐ No smoking within 25 feet of building
 - ☐ Designated smoking area with a non-combustible receptacle
- ☐ Electrical Inspection
 - ☐ No exposed wires
 - ☐ No loose conduit
 - ☐ Outlet and switch plates covers in place and in tact
 - ☐ No combustibles in the area of transformers



Roof Inspection

- ☐ Establish a historical file for each building to include past and present inspection information with pictures
- ☐ Establish a roof maintenance program
 - ☐ Year of roof
 - ☐ When were the last roof repairs?
 - ☐ Who administers the roof maintenance?
 - ☐ How often are the inspections and maintenance completed?
- ☐ Visual interior inspections
 - ☐ Check ceilings for any sign of water leaks or damage
 - ☐ Discoloration of interior walls
- ☐ Visual exterior inspections
 - ☐ Look for standing water on the roof surface
 - ☐ Water should be gone within 48 hours of most recent water event
 - ☐ Discoloration of the roof surface
 - ☐ No storage of materials on the roof surface
 - ☐ No loose or buckled flashing, shingles, or parts gutter systems
 - ☐ Clear gutters of all obstructions and ensure no loose or disconnected parts
 - ☐ Debris removal from roof surface
 - ☐ Damaged or missing joints in masonry along roof edge
 - ☐ Check any caulking for cracks or gaps



Vacant Buildings

- ☐ Check building Security
 - ☐ Locks and windows are in working order and are not compromised
 - ☐ Exterior shows no sign of breaches
 - ☐ Visual inspections for signs of vandalism/forced entry
- ☐ Roof hatches are properly secured
- ☐ If there is a security system, it is in working order
- ☐ Automatic sprinkler system is functional and inspections are up to date
- ☐ Water supply is in service
- ☐ Fire alarms are functioning and inspections are up to date
- ☐ Standpipe system is operational
- ☐ Fire Department Connection is free of obstructions
- ☐ Hydrants are in working condition and accessible
- ☐ Exterior lights in working order
- ☐ Roof inspection for sitting water, debris, loose/missing shingles, etc.
- ☐ Plumbing inspected for signs of water leaks or corrosion
- ☐ Inspect for signs of pests/vermin



Vermin/Pest Control

- ☐ Visual inspection of interior and exterior for evidence of damage or debris
- ☐ Check building structure for cracks/holes as points of entry
- ☐ Check around windows and doors for gaps and cracks
- ☐ Are there any water sources close to the building
- ☐ Improper waste disposal
- ☐ Food stored in an improper manner
- ☐ Eliminate bright night light sources around building
- ☐ Monthly monitoring of traps



Water Damage

- ☐ Doors and windows should be properly sealed and have no cracks or holes
- ☐ Any cracks that form in walls and floors should be sealed as soon as possible
- ☐ Exterior drains should be kept clear and free of debris
- ☐ Sump pumps should have a backup power supply
- ☐ Plumbing
 - ☐ Pipes should have enough insulation to keep them from freezing in colder temperatures
 - ☐ Buildings should be kept at a minimum of 55° during winter months
 - ☐ During especially cold spells, all faucets should be kept at a slow drip to prevent water from freezing
 - ☐ Plumber should inspect water heater and flush sediment from the tank every 1-2 years
 - ☐ Pipes should be inspected regularly for signs of corrosion, rust, and leaks
- ☐ Rooves
 - ☐ Should be inspected by a professional on a regular basis to ensure the roof is watertight
 - ☐ Gutters, downspouts, and roof drains should be kept clean to prevent water/snow accumulation



Electrical Systems

- ☐ Electrical systems should be enclosed and kept clean
 - ☐ Systems should be sealed and maintained to keep loose dirt, dust, and debris out
 - ☐ Systems should be cleaned regularly using a vacuum
 - ☐ Vents and fan grills should be cleaned regularly
- ☐ Switchgears, Breakers, and Motor Control Boxes
 - ☐ Should be inspected regularly for signs of cracking or physical damage, arcing or overheating, and moisture
 - ☐ Bolts and connectors should be examined for corrosion or overheating and to ensure they are tightened to manufacturer's specs
- ☐ Cables and Bus Duct
 - ☐ Should be inspected regularly for physical damage, sharp bends, excessive tension, and wear
 - ☐ Check for proper supports and covers where applicable
- ☐ Critical circuit breakers and switchgear should be easily accessible
- ☐ Systems should be inspected and tested routinely based on a professional's recommendations



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